

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Cassandra Kay Roman  
Debtor

Case No. 20-11572-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 309A

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Mar 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2020.

db +Cassandra Kay Roman, 27289 Bassett Road, Westlake, OH 44145-3062  
26510636 ++CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115,  
JOHNSTON RI 02919-1922  
(address filed with court: Citizens Bank, PO Box 7092, Bridgeport, CT 06601)  
26510633 +Cenlar, PO Box 77423, Ewing, NJ 08628-7423  
26510638 +Great Lakes Higher Education, 2401 International Lane, Madison, WI 53704-3192

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: docket@ohbksource.com Mar 20 2020 23:09:42 William J. Balena,  
Balena Law Firm LLC, 30400 Detroit Road, Suite 106, Westlake, OH 44145  
tr +EDI: QRABAUMGART.COM Mar 21 2020 02:33:00 Richard A. Baumgart,  
55 Public Square 21st floor, Cleveland, OH 44113-1926  
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Mar 20 2020 23:10:44 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
26510631 +E-mail/PDF: MarletteBKNotifications@resurgent.com Mar 20 2020 23:13:38 Best Egg,  
1523 Concord Pike, Wilmington, DE 19803-3653  
26510636 E-mail/Text: Bankruptcy.RI@Citizensbank.com Mar 20 2020 23:10:09 Citizens Bank,  
PO Box 7092, Bridgeport, CT 06601  
26510632 +EDI: CAPITALONE.COM Mar 21 2020 02:33:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
26510635 +EDI: CITICORP.COM Mar 21 2020 02:33:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500  
26510634 EDI: JPMORGANCHASE Mar 21 2020 02:33:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
26510639 EDI: FORD.COM Mar 21 2020 02:33:00 Kia Motors Finance, PO Box 20825,  
Fountain Valley, CA 92728-0825  
26510640 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 20 2020 23:13:34 Merrick Bank,  
PO Box 9201, Old Bethpage, NY 11804-9001  
26510641 EDI: AGFINANCE.COM Mar 21 2020 02:33:00 One Main Financial, 7560 Pearl Rd, Unit 9,  
Middleburg Heights, OH 44130-6431  
26513030 +EDI: PRA.COM Mar 21 2020 02:33:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
26510642 +E-mail/Text: Contact@personifyfinancial.com Mar 20 2020 23:13:23 Personify Financial,  
PO Box 500650, San Diego, CA 92150-0650  
26510643 EDI: RMSC.COM Mar 21 2020 02:33:00 Synchrony Bank, PO Box 965013,  
Orlando, FL 32896-5013

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
26510637\* ++CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115,  
JOHNSTON RI 02919-1922  
(address filed with court: Citizens Bank, PO Box 7092, Bridgeport, CT 06601)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2020 at the address(es) listed below:

Richard A. Baumgart baumgart\_trustee@dsb-law.com, rbaumgart@ecf.axosfs.com  
William J. Balena on behalf of Debtor Cassandra Kay Roman docket@ohbksource.com,  
janet@ohbksource.com

TOTAL: 2

**Information to identify the case:**

Debtor 1 **Cassandra Kay Roman**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3279**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Northern District of Ohio**Date case filed for chapter **7 3/18/20**Case number: **20-11572-aih****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cassandra Kay Roman	
2. All other names used in the last 8 years		
3. Address	27289 Bassett Road Westlake, OH 44145	
4. Debtor's attorney Name and address	William J. Balena Balena Law Firm LLC 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (440) 365-2000 Email: <a href="mailto:docket@ohbksource.com">docket@ohbksource.com</a>
5. Bankruptcy trustee Name and address	Richard A. Baumgart 55 Public Square 21st floor Cleveland, OH 44113-1902	Contact phone (216) 696-6000 Email: <a href="mailto:baumgart_trustee@dsb-law.com">baumgart_trustee@dsb-law.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . <a href="http://www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a> .	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open: 9:00 AM – 4:00 PM  Contact phone 216-615-4300  Date: 3/20/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 27, 2020 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification required ***</b> <b>*** Proof of Social Security Number required ***</b>	Location:  <b>341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 6/26/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	